

As a below named inventor, I hereby declare that:

(Application Number)

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

## METHOD AND SYSTEM FOR ESTABLISHING A CREDIT CARD TRANSACTION PROCESSING MERCHANT ACCOUNT the specification of which (check one) is attached hereto was filed on November 14, 2001 AL DO as United States Application Serial Number 09/993,977 4.5 or PCT International Application Number and was amended on (if applicable). 17. M hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. Lacknowledge the duty to disclose information which is material to patentability as defined in Title 37. Code of Federal Regulations, § 1.56. Thereby claim foreign priority benefits under Title 35, United States Code, § 119 or § 365(b)) of any foreign application(s) for patent or inventor's certificate, or § 365(a) of any PCT International application which designated at least one country other than the United States, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or PCT International application having a filing date before that of the application on which priority is claimed. Prior Foreign Application(s) **Priority Claimed** None (Country) (Day/Month/Year Filed) (Number) Yes No (Number) (Country) (Day/Month/Year Filed) Yes No (Number) (Country) (Day/Month/Year Filed) Yes No I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below: 60/248,407 11/14/2000 (Application Number) (Filing Date)

I hereby claim the benefit under Title 35, United States Code, § 120 of any United States application(s) or § 365(c) of any PCT International application designating the United States listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, § 112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, § 1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

(Filing Date)

None		Page 2 o
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
(Application Serial No.)	(Filing Date)	(Status) (patented, pending, abandoned)
on information and belief are believed knowledge that willful false statements a under Section 1001 of Title 18 of the jeopardize the validity of the application POWER OF ATTORNEY: As a named	to be true; and further to and the like so made are p e United States Code and or any patent issued theref inventor, I hereby appoint	the following attornev(s) and/or agent(s)
prosecute this application and transact PLEASE SEE ATTACHED LIST	all business in the Patent a	and Trademark Office connected therewit
Direct telephone calls to: Martin L. Sten		01 North Michigan Avenue, Chicago, Illino at 312-661-2100
Allen Caviles Inventor signature Residence: 1161 Franklin Street, Mundelein, IL		Date 2/12/02
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(Supply similar information and signature for third and subsequent joint inventors.)

Additional inventors are being named on separately numbered sheets attached hereto.

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Fruitisms of high hydelfor	
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Full name of sixth inventor, if any	
Inventor's signature	Date
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